

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

371. (Currently amended) A method by an accumulator agency of accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

initiating the child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

transferring to ~~an~~ the accumulator agency the child support payment and the child support disbursement information from the collector;

processing from the accumulator agency to a the bank the child support payment as a debit transaction; and

processing from the agency to ~~an intermediary~~ the state child support disbursement information as an addendum transaction.

372. (Previously presented) The method of claim 371, wherein the transferring step occurs by financial electronic data interchange (FEDI).

373. (Previously presented) The method of claim 371, wherein the step of processing the child support payment occurs by electronic funds transfer (EFT).

374. (Previously presented) The method of claim 371, wherein the step of processing the child support disbursement information occurs by electronic data interchange (EDI).

375. (Currently amended) A system at an accumulator agency for accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

an initiating component configured to initiate the child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

a transferring component configured to transfer to ~~an~~ the accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment processing component configured to process from the accumulator agency to ~~a~~ the bank the child support payment as a debit transaction; and

a child support disbursement processing component configured to process from the accumulator agency to ~~an intermediary~~ the state child support disbursement information as an addendum transaction.

376. (Previously presented) The system of claim 375, wherein the transferring component occurs by financial electronic data interchange (FEDI).

377. (Previously presented) The system of claim 375, wherein the child support payment processing component occurs by electronic funds transfer (EFT).

378. (Previously presented) The system of claim 375, wherein the child support disbursement processing component occurs by electronic data interchange (EDI).

379. (Currently amended) A computer usable medium having computer readable code embodied therein for causing a computer at an accumulator agency to accumulate a child support payment through a bank and process a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the computer usable code comprising:

an initiation module configured to initiate a child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

a transfer module configured to transfer to ~~an~~ the accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment module configured to process from the accumulator agency to ~~a~~ the bank the child support payment as a debit transaction; and

a child support disbursement module configured to process from the accumulator agency to ~~an intermediary~~ the state child support disbursement information as an addendum transaction.

380. (Previously presented) The computer usable medium of claim 379, wherein the transfer module occurs by financial electronic data interchange (FEDI).

381. (Previously presented) The computer usable medium of claim 379, wherein the child support payment module occurs by electronic funds transfer (EFT).

382. (Previously presented) The computer usable medium of claim 379, wherein the child support disbursement module occurs by electronic data interchange (EDI).

383. (Currently amended) A method by an accumulator agency of processing a child support payment through a bank to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

~~receiving child support payment information at a collector;~~

~~sending the child support payment information from the collector to an accumulator agency;~~

receiving at the accumulator agency child support payment information from ~~the~~ a collector regarding the child support payment;

initiating by the accumulator agency the child support payment as a debit transaction;

executing the debit transaction ~~from the accumulator agency~~ reflecting the child support payment through an automated clearing house (ACH); and

~~dispatching~~ executing a credit reflecting the child support payment from the ACH to ~~the an intermediary's bank~~ for the benefit of the state ~~an intermediary~~.

384. (Previously presented) The method of claim 383, wherein the sending step occurs by the transmission of an addendum-based FEDI file.

385. (Previously presented) The method of claim 383, wherein the initiating step occurs by an EFT transaction.

386. (Previously presented) The method of claim 383, wherein the initiating step occurs by an FEDI transaction.

387. (Previously presented) The method of claim 383, wherein the initiating step occurs through an accumulator agency's bank.

388. (Previously presented) The method of claim 383, further comprising the step of: processing the debit transaction from the ACH to a collector's bank.

389. (Currently amended) A system at an accumulator agency for processing through a bank to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities a child support payment, comprising:

~~a first receiving component configured to receive child support payment information at a collector;~~

~~a sending component configured to send the child support payment information from the collector to an accumulator agency;~~

a ~~second~~ receiving component configured to receive at the accumulator agency child support payment information from ~~the~~ a collector regarding the child support payment;

an initiating component configured to initiate by the accumulator agency the child support payment as a debit transaction;

~~an~~ a first executing component configured to execute the debit transaction ~~from the accumulator agency~~ reflecting the child support payment through an automated clearing house (ACH); and

a second executing ~~a dispatching~~ component configured to ~~dispatch~~ execute a credit reflecting the child support payment from the ACH to the ~~an intermediary's bank~~ for the benefit of the state ~~an intermediary~~.

390. (Currently amended) The system of claim 389, wherein the receiving ~~sending~~ component occurs by the receipt ~~transmission~~ of an addendum-based FEDI file.

391. (Previously presented) The system of claim 389, wherein the initiating component occurs by an EFT transaction.

392. (Previously presented) The system of claim 389, wherein the initiating component occurs by an FEDI transaction.

393. (Previously presented) The system of claim 389, wherein the initiating component occurs through an accumulator agency's bank.

394. (Previously presented) The system of claim 389, further comprising:
a processing component configured to process the debit transaction from the ACH to a collector's bank.

395. (Currently amended) A computer usable medium having computer readable code embodied therein for causing a computer at an accumulator agency to process a child support payment through a bank to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the computer usable code comprising:

~~a first receiving module configured to receive child support payment information at a collector;~~

~~a sending module configured to send the child support payment information from the collector to an accumulator agency;~~

~~a second~~ receiving module configured to receive at the accumulator agency child support payment information from ~~the~~ a collector regarding the child support payment;

an initiating module configured to initiate by the accumulator agency the child support payment as a debit transaction;

a first ~~an~~ executing component configured to execute the debit transaction ~~from the accumulator agency~~ reflecting the child support payment through an automated clearing house (ACH); and

a second ~~executing-dispatching~~ component configured to ~~execute-dispatch~~ a credit reflecting the child support payment from the ACH to ~~an intermediary's~~ the bank for the benefit of the state ~~an intermediary~~.

396. (Currently amended) A method by an accumulator agency of processing through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

transmitting by the ~~an~~ accumulator agency through the bank child support disbursement information to the ~~a~~ state;

receiving at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

executing by the accumulator agency through the bank the child support disbursement to a recipient.

397. (Previously presented) The method of claim 396, wherein the transmitting step occurs by an addendum-based EDI transaction.

398. (Previously presented) The method of claim 396, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

399. (Previously presented) The method of claim 396, further comprising the step of: issuing an invoice for the child support disbursement.

400. (Currently amended) A system at an accumulator agency for processing through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

a transmitting component configured to transmit by ~~an~~ the accumulator agency through the bank child support disbursement information to ~~a~~ the state;

a receiving component configured to receive at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing component configured to execute by the accumulator agency through the bank the child support disbursement to a recipient.

401. (Previously presented) The system of claim 400, wherein the transmitting component occurs by an addendum-based EDI transaction.

402. (Previously presented) The system of claim 400, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

403. (Previously presented) The system of claim 400, further comprising an issuing component configured to issue an invoice for the child support disbursement.

404. (Currently amended) A computer usable medium having computer readable code embodied therein for causing a computer at an accumulator agency to process through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the computer usable code comprising:

a transmitting module configured to transmit by ~~an~~ the accumulator agency through the bank child support disbursement information to ~~a~~ the state;

a receiving module configured to receive at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing module configured to execute by the accumulator agency through the bank the child support disbursement to a recipient.

405. (Currently amended) A method by an accumulator agency of processing through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

receiving at ~~an~~ the accumulator agency through the bank child support disbursement transaction information from ~~a~~ the state regarding the child support disbursement as an addendum transaction; and

executing by the accumulator agency through the bank the child support disbursement to a recipient.

406. (Previously presented) The method of claim 405, wherein the receiving step occurs by an EDI transaction.

407. (Previously presented) The method of claim 405, wherein the child support disbursement is an alimony child support disbursement.

408. (Previously presented) The method of claim 405, wherein the child support disbursement is a disbursement based on a judgment.

409. (Previously presented) The method of claim 405, wherein the child support disbursement is a disbursement based on an attachment.

410. (Previously presented) The method of claim 405, wherein the recipient is a custodial parent.

411. (Previously presented) The method of claim 405, further comprising the step of: transmitting an invoice for the child support disbursement to the recipient.

412. (Previously presented) The method of claim 405, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

413. (Previously presented) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through the accumulator agency.

414. (Previously presented) The method of claim 412, further comprising the step of: establishing by the accumulator agency the debit deposit at a bank of the recipient's choice.

415. (Currently amended) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through a the bank.

416. (Previously presented) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the accumulator agency's bank.

417. (Previously presented) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the state's bank.

418. (Currently amended) The method of claim 412, further comprising the step of: initiating by the accumulator agency the direct deposit through ~~a~~the bank.

419. (Previously presented) The method of claim 418, further comprising the step of: executing the direct deposit from the bank through an ACH.

420. (Previously presented) The method of claim 419, further comprising the step of: processing the direct deposit from the ACH to a recipient's bank.

421. (Previously presented) The method of claim 420, further comprising the step of: dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

422. (Currently amended) A system at an accumulator agency for processing through a bank a child support disbursement from a governmental state entity of the

United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

a receiving component configured to receive at ~~an~~ the accumulator agency through the bank child support disbursement transaction information from ~~a~~ the state regarding the child support disbursement as an addendum transaction; and

an executing component configured to execute by the accumulator agency through the bank the child support disbursement to a recipient.

423. (Previously presented) The system of claim 422, wherein the receiving component occurs by an EDI transaction.

424. (Previously presented) The system of claim 422, wherein the child support disbursement is a child support payment.

425. (Previously presented) The system of claim 422, wherein the child support disbursement is an alimony child support disbursement.

426. (Previously presented) The system of claim 422, wherein the child support disbursement is a disbursement based on a judgment.

427. (Previously presented) The system of claim 422, wherein the child support disbursement is a disbursement based on an attachment.

428. (Previously presented) The system of claim 422, wherein the recipient is a custodial parent.

429. (Previously presented) The system of claim 422, further comprising: a transmitting component configured to transmit an invoice for the child support disbursement to the recipient.

430. (Previously presented) The system of claim 422, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

431. (Previously presented) The system of claim 430, further comprising: a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

432. (Previously presented) The system of claim 430, further comprising: a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

433. (Currently amended) The system of claim 430, further comprising: a debit initiating component configured to initiate by the accumulator agency the debit deposit through a bank.

434. (Previously presented) The system of claim 433, further comprising: a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

435. (Previously presented) The system of claim 433, further comprising: a state establishing component configured to establish by the accumulator agency the debit deposit at the state's bank.

436. (Currently amended) The system of claim 430, further comprising: a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a the bank.

437. (Previously presented) The system of claim 436, further comprising: a deposit executing component configured to execute the direct deposit from the bank through an ACH.

438. (Previously presented) The system of claim 437, further comprising: a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.

439. (Previously presented) The system of claim 438, further comprising: a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

440. (Currently amended) A method by an accumulator agency of accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

instituting at the accumulator agency the child support payment with child support disbursement information from an employee to a recipient through an employer;

~~receiving~~ ~~transferring to an accumulator agency~~ the child support payment and the child support disbursement information at the accumulator agency from the employer;

initiating by the accumulator agency the child support payment through ~~a~~ the bank as a debit transaction;

transmitting by the accumulator agency the child support disbursement to ~~a~~ the state as a first addendum transaction;

receiving at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

executing by the accumulator agency the child support disbursement to the recipient.

441. (Previously presented) The method of claim 440, further comprising the step of:

issuing an invoice for the child support disbursement to the recipient.

442. (Previously presented) The method of claim 440, wherein the child support payment is an alimony child support payment.

443. (Previously presented) The method of claim 440, wherein the child support payment is a payment on a judgment.

444. (Previously presented) The method of claim 440, wherein the child support payment is a payment on an attachment.

445. (Previously presented) The method of claim 440, wherein the employee is a noncustodial parent.

446. (Previously presented) The method of claim 440, wherein the recipient is a custodial parent.

447. (Previously presented) The method of claim 440, wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

448. (Currently amended) A system at an accumulator agency for accumulating a child support payment through a bank and processing a child support

disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities comprising:

an instituting component configured to institute at the accumulator agency the child support payment with child support disbursement information from an employee to a recipient through an employer;

a first receiving ~~transferring~~ component configured to receive ~~transfer to an accumulator agency~~ the child support payment and the child support disbursement information at the accumulator agency from the employer;

an initiating component configured to initiate by the accumulator agency the child support payment through ~~a~~ the bank as a debit transaction;

a second transmitting component configured to transmit by the accumulator agency the child support disbursement to ~~a~~ the state as a first addendum transaction;

a receiving component configured to receive at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the child support disbursement to the recipient.

449. (Previously presented) The system of claim 448, further comprising: an issuing component configured to issue an invoice for the child support disbursement to the recipient.

450. (Previously presented) The system of claim 448, wherein the child support payment is an alimony child support payment.

451. (Previously presented) The system of claim 448, wherein the child support payment is a payment on a judgment.

452. (Previously presented) The system of claim 448, wherein the child support payment is a payment on an attachment.

453. (Previously presented) The system of claim 448, wherein the employee is a noncustodial parent.

454. (Previously presented) The system of claim 448, wherein the recipient is a custodial parent.

455. (Previously presented) The system of claim 448, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

456. (Currently amended) A method by an accumulator agency of processing through a bank a child support payment to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

~~withholding by an employer a portion of an employee's salary for the child support payment;~~

receiving sending from an the employer the child support payment at to an the accumulator agency, the child support payment having been withheld from a portion of an employee's salary;

initiating by the accumulator agency the child support payment through a the bank to the state as a debit transaction; and

executing by the accumulator agency the child support payment from the bank to the state through an ACH ~~as a second debit transaction.~~

457. (Previously presented) The method of claim 456, further comprising the step of: processing the child support payment from the ACH to an employer's bank ~~as a third debit transaction.~~

458. (Currently amended) The method of claim 456, further comprising the step of: dispatching a credit reflecting the child support payment ~~from the ACH to the~~ state's an intermediary's bank for the benefit of the statean intermediary.

459. (Currently amended) The method of claim 458, wherein the receiving ~~sending~~ step occurs by an addendum-based FEDI transaction.

460. (Previously presented) The method of claim 459, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

461. (Previously presented) The method of claim 459, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

462. (Previously presented) The method of claim 458, wherein the initiating step occurs by a debit-base EFT transaction.

463. (Previously presented) The method of claim 458, wherein the initiating step occurs by an addendum-based FEDI transaction.

464. (Previously presented) The method of claim 458, wherein the child support payment is an alimony child support payment.

465. (Previously presented) The method of claim 458, wherein the child support payment is a payment on a judgment.

466. (Previously presented) The method of claim 458, wherein the child support payment is a payment on an attachment.

467. (Previously presented) The method of claim 458, wherein the employee is a noncustodial parent.

468. (Previously presented) The method of claim 458, wherein the recipient is a custodial parent.

469. (Currently amended) The method of claim 458, wherein the ~~intermediary~~ is a state is a state child support agency.

470. (Currently amended) A system at an accumulator agency for processing through a bank a child support payment to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

~~a withholding component configured to withhold by an employer a portion of an employee's salary for the child support payment;~~

a receiving ~~sending~~ component configured to receive ~~send~~ from an ~~the~~ employer the child support payment at to an the accumulator agency the child support payment having been withheld from a portion of an employee's salary;

an initiating component configured to initiate by the accumulator agency the child support payment through a the bank to the state as a debit transaction; and

an executing component configured to execute by the accumulator agency the child support payment from the bank to the state through an ACH as a second debit transaction.

471. (Currently amended) The system of claim 470, further comprising: a processing component configured to process the child support payment from the ACH to an employer's bank ~~as a third debit transaction~~.

472. (Currently amended) The system of claim 470, further comprising: a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to the state's ~~an intermediary's~~ bank for the benefit of the state ~~an intermediary~~.

473. (Currently amended) The system of claim 472, wherein the receiving ~~sending~~ component occurs by an addendum-based FEDI transaction.

474. (Previously presented) The system of claim 473, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

475. (Previously presented) The system of claim 473, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

476. (Previously presented) The system of claim 472, wherein the initiating component occurs by a debit-based EFT transaction.

477. (Previously presented) The system of claim 472, wherein the initiating component occurs by an addendum-based FEDI transaction.

478. (Previously presented) The system of claim 472, wherein the child support payment is an alimony child support payment.

479. (Previously presented) The system of claim 472, wherein the child support payment is a payment on a judgment.

480. (Previously presented) The system of claim 472, wherein the child support payment is a payment on an attachment.

481. (Previously presented) The system of claim 472, wherein the employee is a noncustodial parent.

482. (Previously presented) The system of claim 472, wherein the recipient is a custodial parent.

483. (Currently amended) The system of claim 472, wherein the ~~intermediary~~ is a state is a state child support agency.